

**OAK VALLEY BANCORP**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3726440	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$525	\$553	5.4%		
Loans	\$426	\$404	-5.0%		
Construction & development	\$52	\$34	-35.5%		
Closed-end 1-4 family residential	\$15	\$18	18.5%		
Home equity	\$12	\$12	0.7%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-11.5%		
Commercial & Industrial	\$38	\$29	-23.5%		
Commercial real estate	\$265	\$272	2.4%		
Unused commitments	\$60	\$58	-2.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$38	12.8%		
Asset-backed securities	\$0	\$0	-100.0%		
Other securities	\$17	\$15	-10.5%		
Cash & balances due	\$20	\$28	40.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$464	\$488	5.2%		
Deposits	\$429	\$477	11.1%		
Total other borrowings	\$32	\$8	-75.2%		
FHLB advances	\$32	\$8	-75.2%		
Equity					
Equity capital at quarter end	\$61	\$64	6.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	11.5%	--		
Tier 1 risk based capital ratio	12.3%	13.7%	--		
Total risk based capital ratio	13.5%	14.9%	--		
Return on equity <sup>1</sup>	5.0%	9.5%	--		
Return on assets <sup>1</sup>	0.6%	1.1%	--		
Net interest margin <sup>1</sup>	5.1%	5.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	48.7%	71.9%	--		
Loss provision to net charge-offs (qtr)	326.1%	223.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	24.5%	21.1%	0.5%	0.8%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.5%	0.1%	--
Commercial & Industrial	3.0%	0.8%	0.0%	0.0%	--
Commercial real estate	0.0%	1.5%	0.0%	0.1%	--
Total loans	3.4%	2.8%	0.1%	0.1%	--